

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

JAVIER ZAPATERO and  
REBECCA ZAPATERO

Plaintiffs,

VS.

OCWEN LOAN SERVICING, LLC., et al.

Defendants.

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Case No. 4:14CV372

**MEMORANDUM ADOPTING REPORT AND  
RECOMMENDATION OF THE UNITED STATES MAGISTRATE JUDGE**

Came on for consideration the report of the United States Magistrate Judge in this action, this matter having been heretofore referred to the United States Magistrate Judge pursuant to 28 U.S.C. § 636. On June 4, 2015, the report of the Magistrate Judge was entered containing proposed findings of fact and recommendations that Defendants' Motion for Summary Judgment (Dkt. 21) be GRANTED, that Plaintiffs take nothing by their claims, and that Defendants be awarded their costs herein.

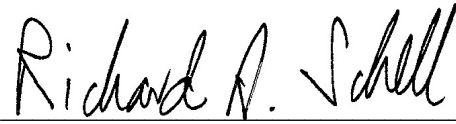
Having received the report of the United States Magistrate Judge, and no objections thereto having been timely filed, this court is of the opinion that the findings and conclusions of the Magistrate Judge are correct and adopts the Magistrate Judge's recommendations as the findings and conclusions of the court. Therefore, Defendants' Motion for Summary Judgment (Dkt. 21) is

GRANTED, Plaintiffs shall take nothing by their claims, and Defendants shall be awarded their costs herein.

This matter shall be closed on the court's docket.

**IT IS SO ORDERED.**

**SIGNED this the 15th day of July, 2015.**

A handwritten signature in black ink that reads "Richard A. Schell". The signature is written in a cursive style with a horizontal line underneath it.

RICHARD A. SCHELL  
UNITED STATES DISTRICT JUDGE